

Who is Cardea?

The Goddess of thresholds and doo	or hinges,		
personifying the comings and g	oings		
of family daily life.			
She is the hinge of the turning so	∍agong.		
Cardea is the sweeping winds of	change.		
Opener of every door in the fu	ture.		
Closer of every door in the pa	ast.		
"And the world moved on	its		
hinges at her comman <mark>d.</mark> "			

"It was nice to see that women and girls were given the chance to speak about their experience, needs and hopes and that their voices are heard. It is our hope that services for young women will be available to us soon."







Acknowledgements

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Hon. Don Gage, Hon. Blanca Alvarado, Hon. Ken Yeager, Hon. Pete McHugh, Hon. Liz Kniss and County Executive Peter Kutras, Jr.

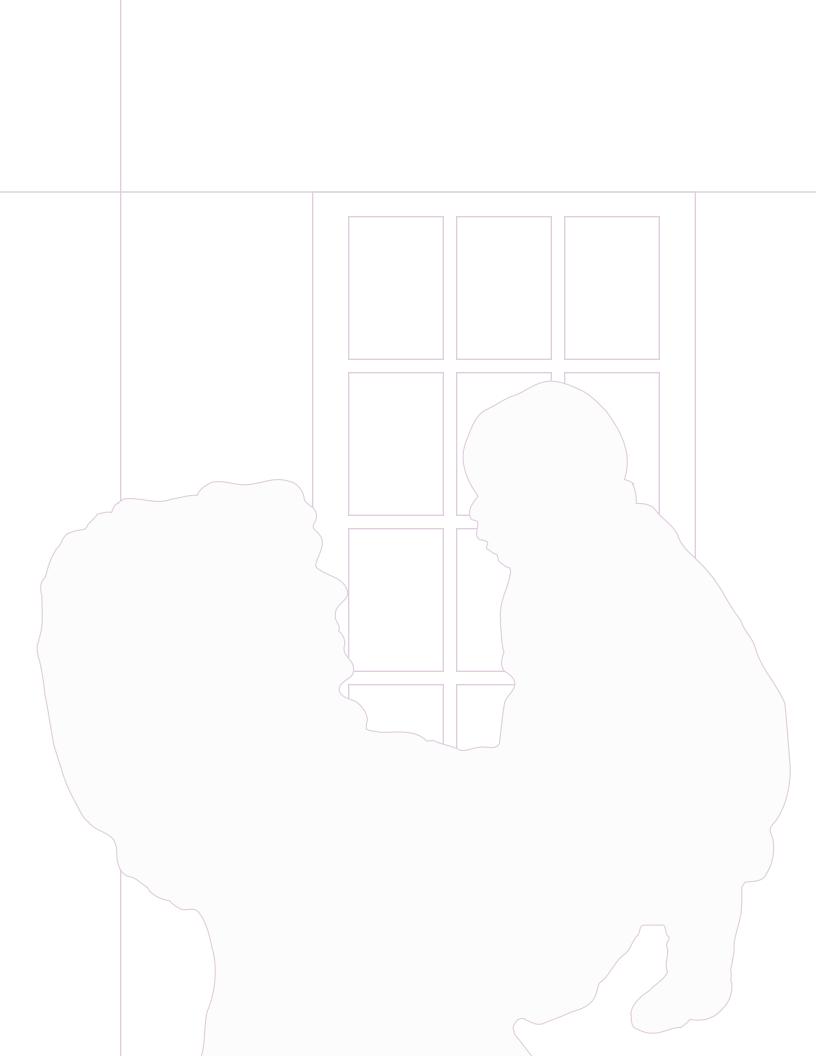


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"The forum made me feel that we aren't women that are being left out of the circle of individuals who have a voice. It empowered me to be able to say that we had the opportunity to be heard and that the information I gave will help other women".

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EXECUTIVE SUMMARY

As a continuation of an investigation into how local women are faring during difficult economic times, a study was done to gather data from low-income women and to incorporate their voices into the dialogue around economic recovery. The focus group methodology included administering a written pre-survey to collect demographics and brief responses to questions. Language, education, marital status, health care needs, wages and jobs were among the variables analyzed. The participants assessed social services in terms of how helpful they were. Mixed experiences were reported.

Overall, the findings provide a snapshot of the prevailing conditions under which women in the lower economic strata live: Women are resourceful and creative as they go about their lives fulfilling the many roles they play to keep their families safe and healthy. Language, childcare, transportation and low wages continue to be serious barriers in their efforts to make ends meet. The recommendations offered reflect intention to examine and explore all possible avenues for support.

BACKGROUND

Just as the euphoria surrounding the economic boom in Silicon Valley often ignored the struggles of the working poor, information surrounding its downturn has also overlooked the serious impact on women at the lower end of the economic rung. The recession and its cumulative effect on the county resources and its subsequent impact on human services have disproportionately affected this vulnerable group.

It is because of these challenges that the Commission on the Status of Women (CSW) and the Office of Women's Policy (OWP) embarked on the second phase of this multi-year study to assess the continued impact of the recent recession on low-income women in Santa Clara County. In April 2006 CSW held a workshop in South County to hear from constituents. Dozens of girls and women came to tell their stories. They shared their concerns, offered suggestions and made a deep impact on the Commission. Recognizing the power that comes from women speaking for themselves about themselves, staff from OWP, CSW commissioners and representatives from community-based organizations conducted focus groups for which participants were recruited by local human and social service organizations and agencies. Efforts were made to ensure that the participants were ethnically, racially and geographically diverse.

This report carries the title "Women's Voices Front and Center" because it takes the invisible and brings it into focus. Yet this report is not designed to be an intellectual exercise in public funding. Rather, it serves as a strong examination of the reality of recession with the firm conviction that such focus is critical for the county's long-term interests and the foundation for future families.

INTRODUCTION

The 1990s brought incredible wealth to Santa Clara County as it became a Mecca for innovative companies and created millionaires seemingly overnight. In fact, Silicon Valley is currently home to 47 of the world's estimated 946 billionaires reported by Forbes Magazine in 2007. But beneath the facade there is a fast growing population of working poor, and its face is disproportionately female. The budget tsunami that shredded the safety net across the nation since 9/11 in many ways hit Silicon Valley harder, meaner and stronger than other counties in California. Working families have borne the brunt of job loss and hard times, with working, low-income women struggling the most to make ends meet. For those hardest hit by this economic downturn there is little relief in sight, even as the economy emerges from that recession.

In Santa Clara County:

- The data indicates women's poverty rate--especially for single mothers—has increased for a third straight year (Fronczek).
- Forty-five percent of female heads of households with children fall below the self-sufficiency standards (Poverty 40).
- A single mother with two children needs to earn at least \$34.36 per hour just to provide basic needs such as food, shelter and childcare (Pearce).

Concerned about the impact county budget cuts might have on women and with an eye on recovery, the CARDEA Project was undertaken jointly by the Office of Women's Policy (formerly Office of Women's Advocacy) and Working Partnerships USA in 2003. This multi-year initiative developed its first phase to offer an in-depth look at the roots of the crisis that women now face: women's lower incomes, the high cost of living, the weakening of the safety net and greater family responsibilities. This was well documented in Phase I of the Cardea Project, Understanding the Recession's Effects on Women: Tools for Empowerment.

The Santa Clara County Commission on the Status of Women (CSW) undertook the next stage of that study in partnership with The Office of Women's Policy (OWP) and set about analyzing the budget and its impact on low-income women and families for the last four years. While Phase I depended on available analytical literature and publications, the second phase of the Cardea Project's aim was to gather input from the "real" experts: women who currently live in poverty. These women - older women, young girls, moms who are single and those who are not- face low wages, poor working conditions and limited employment and professional opportunities. They are often most impacted by the policies and budgets set by others. This report provides a "voice" for these women to share their struggles to make ends meet amidst the sea of economic prosperity that exists in Silicon Valley.

Santa Clara County leadership has been wisely conservative with its budget planning; making difficult cuts during difficult financial times. However, a balanced budget does not necessarily guarantee a well-served populace. This report builds on the analysis of Phase I. To this end, it is the hope of the Commission on the Status of Women and the Office of Women's Policy that the CARDEA Project will offer insight into the challenges and opportunities facing women and their families who are among the County's growing population of the working poor. Phase II presents a profile of the most vulnerable group of women in Santa Clara County. It is a tool available for strategic advocacy efforts and an important source of information for decision-makers who must allocate scarce resources for programs and services.

PURPOSE

As budget cuts and the recent economic recession overwhelm many residents of the County of Santa Clara, the effects increasingly place the burden on the shoulders of women. The purpose of this phase of the CARDEA Project was to capture the voices of marginalized women who are often invisible and bring their experiences front and center. The combined demographic survey and series of focus groups offered a more in-depth look at the issues faced by these women. Synthesizing this data and narrative gives a comprehensive picture of the struggle women go through to make ends meet. Our intention is to encourage an informed dialogue about the plight of the underserved.

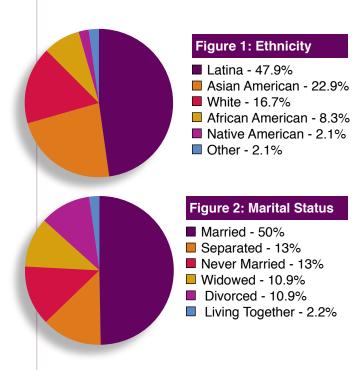
METHODOLOGY

Between May and July of 2006, 48 participants were recruited by local human and social service organizations and agencies in cooperation with OWP and CSW. Staff from OWP, CSW commissioners and representatives from community-based organizations conducted five focus groups, each consisting of 9-10 participants. Each group had one facilitator and one note-taker present. Table 1 below shows the exact locations, participant numbers, and the ethnicities of participants at each focus group. The focus group methodology included administering a written pre-survey to collect demographics and brief responses to questions. The focus group allowed participants an opportunity to elaborate on their survey responses and raise issues of concern not included in the survey. This combination of methods resulted in a rich amount of information. Although the data is limited it gives a snapshot of the prevailing conditions under which women in the lower economic strata live.

Table 1: Focus Groups Details May - July 2006				
Venue	City	#	Ethnicity	
Learning and Loving Education Center	Morgan Hill	9	7 Latina, 1 Afghani and 1 Vietnamese	
Catholic Charities	San Jose	10	All Vietnamese	
Mexican American Community Services Agency	Gilroy	10	9 Mexican and 1 Guatemalan	
Cupertino Community Services	Cupertino	9	All Caucasian	
Community Services Agency	Mountain View/ Los Altos	10	6 Latina and 4 African American	

BASIC DEMOGRAPHICS: WHO ARE THESE WOMEN?

All participants were women, most of them were mothers. Efforts were made to ensure that the sample was ethnically, racially and geographically diverse. Almost half (48%) of the focus group participants were Latinas, 23% were Asian Americans, and 17% were white. Participants represented the three major areas of the county relatively equally: 34% of participants resided in South County, 28% in San Jose, and 25% in North County. The median age of the respondents was 38, and 85% were married or had been married at one time.



"I'm retired and live on a fixed income...I'm about to lose my house."

ECONOMICS

Wages and Jobs

Seventy-seven percent of the women who participated in these focus groups did not have a job. Nineteen percent were employed with one job, and a few were either retired or working two jobs. The median annual household income of respondents was \$22,000, well below the County mean annual income of \$70,000. Of the 20% with current employment, almost 68% were the principal breadwinners in their household. In other words, their income was over one half of their household's income.

The employment history of participants ranged from maintaining their household, to working in manufacturing and the service industries to teaching school and self-employment. One participant said, "... I worked for a manufacturing company as an assembler and got laid off as most people did after September 11th." Other impediments to gainful employment included transportation, childcare, health (some respondents were on disability) and job training.

An additional barrier revealed by the participants is the advancement of office technology. Many expressed a need for training with computers and office software. A woman with a Masters in Public Administration stated, "I had to take classes at an adult education center just to be eligible for a secretarial position."

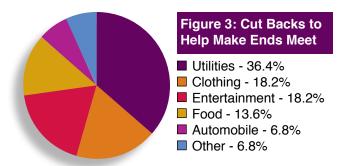
Making Ends Meet

Since 2000, over 57% said that their ability to pay bills had decreased; twenty-three percent said that it stayed the same and only 19% said that their ability to pay bills had improved. All participants agreed that minimum wage is not enough to meet all necessary financial obligations for basic needs. Those who had or were receiving government support said that the current system is not conducive to self-sufficiency. "When moving from government support to having a minimum wage job, you make less money and have more expenses."

The methods used by participants to make ends meet can be separated into two broad categories: 1) cost cutting and 2) using innovative methods to increase income. As Figure 3 illustrates, cutting utility usage, clothing and entertainment costs were the top methods used to makes ends meet. Utility cuts included not using air conditioning in the summer and heaters in the winter, getting rid of cell phones, and washing clothes by hand. Cutting back on clothing costs included purchasing clothes from Goodwill and other second-hand stores,

mending clothes, using hand-me-downs for children, as well as not purchasing seasonal items such as coats, gloves, boots, etc. Examples of entertainment cuts were described as not having a television, not having children participate in sports, and listening to the radio instead of purchasing music. One mother said, "You have to get creative with living situations. I live in a 3 bedroom cabin in the mountains for \$750." The downside to this arrangement: "It has no electricity and is infested with rodents."

Innovative methods used to produce more household revenue included participants providing daycare services in their homes, selling self-prepared food, collecting recyclables, and having garage sales. Those who are aware of and can access social services do so. One respondent depends on services provided in Cupertino stating that, "[the services]... help a lot with emergency funding, food bank and social services."



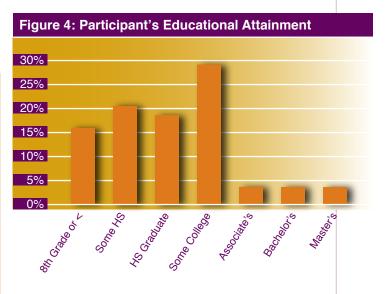
How would YOU get by?

Imagine the following scenario: You just arrived home late from working a long, hard shift. Your kids are as hungry and tired as you are and you have to make dinner for everyone. As you cook dinner, you try to make sure there are clean clothes for the family, homework gets done, disagreements get resolved, baths are taken and somehow everyone gets to bed at a decent hour. As you fall into bed exhausted and much later than everyone else, you remember that rent is due tomorrow and once again, you don't have enough money to pay. What can you do? Should you take in a neighbor's laundry? Perhaps you could sell some tamales out of the trunk of your car in front of the local grocery store? Maybe you could check to see if your daughter's coat can last one more winter, even though it's two winters old and 4 inches too short? Do you try to save the gas for work tomorrow by walking to the laundromat? Better yet, do you save the money by rinsing those clothes out in the sink this time? The women who were part of this report employed these and many other strategies to cut costs.

THE EDUCATION FACTOR

Attaining higher education is part of the American dream and often is seen as a path out of poverty. Figure 4 illustrates that only 12.8% of participants had an Associate's Degree or higher and 29.8% had some college. Those who had received the majority of their education outside the U.S. noticed that it was not useful in the American job market. One Vietnamese participant said that, "I recently arrive in this country.... My English is very-very limited.... I don't think that my educational experience will benefit my [employment] status right now."

Continuing education in such a harsh economic climate is sometimes impossible and becomes a burden when it takes up to a decade to complete a degree program in tandem with raising and providing for a family. It was noted that, "it takes two to three times longer to complete school when you have kids and a job. Also it is hard to pay for college for yourself when you are planning on paying for your children's as well." Education might offer a better chance at economic stability, but the reality is that these women find it exceedingly difficult to overcome the substantial challenge of working, caring for their children, and attending classes at the same time.



A FEW WORDS ABOUT LANGUAGE

Spanish was the predominant language spoken by focus group participants, with 45.8% of participants citing it as their primary language. Approximately 44% of participants reported their proficiency in English as "fair", 34% "well" or "very well" and 21.3% said that they spoke English "poorly" or "very poorly".

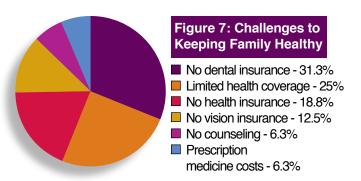
In correlation with this finding, most (68.7%) of the participants were foreign-born. This reflects the US census finding that nearly two-thirds (2/3) of the Santa Clara County population are immigrants and their US born children. Nearly 42% of participants were born in Mexico or another Latin American country, explaining why the majority of participants' primary language was Spanish.

Language was one of the major barriers cited in gaining employment, receiving services, and attaining further education. Those who did not have a firm grasp of English expressed a great desire to learn. Barriers such as transportation and lack of childcare were cited among the reasons they were unable to attend English as a Second Language (ESL) classes.

Figure 5: Primary Language ■ Spanish - 45.8% ■ English - 31.3% ■ Vietnamese - 20.8% Farsi - 2.1% Figure 6: Place of Birth Mexico - 35.4% ■ USA - 31.3% ■ Vietnam - 9% ■ Other Latin American - 6.3% Other - 4.2

HEALTH CARE NEEDS

Participants listed the lack of dental insurance and limited or no health insurance as the top three challenges to keeping families healthy. Approximately 71% of participants had some form of medical insurance while 19% had no medical insurance. Of those who had insurance, most received coverage through their husbands. This shows that the majority of these women are not insured on their own, which has implications for single women, single mothers, lesbians, divorcees, widows, and women in abusive marriages.



Although the majority of the respondents had medical coverage, the coverage was either limited by the pool of doctors who accepted the insurance, the co-pay amount was high or the maximum coverage amount was too low. All groups reported that too few doctors accept MediCal and that this creates a barrier in receiving adequate care. As one woman put it, "I'm still a temp worker and do not receive health insurance. When it comes to sickness, we just buy medicine over the counter, and if anything serious happened... I don't know how we are going to pay the expense." Another lamented that her insurance from her husband's job only covers "\$1,500 in expenses." Many live just one health crisis away from bankruptcy.

Not one participant had coverage for mental health services. The one woman currently in therapy was only able to have it because of a sliding fee scale. Many women discussed their desire to access mental health services. Some even cited having unaddressed mental health needs as a barrier to their finding employment.

HUMAN AND SOCIAL SERVICES: HOW THEY HELP, HOW THEY HINDER

Accessing Services

Focus group participants reported mixed experiences with social service providers. Approximately 48% of respondents said that they had a bad or very bad experience with providers and 45% said that their experiences were good or very good. Language was seen as the most critical variable in receiving good services. Three participants said that service provider employees were rude. One said, "Since we don't speak English they do not respect." Another lamented, "I am unable to put my kids in pre-school because most of the staff speak English only."

The processes to receive services proved to be a hindrance. Most had trouble understanding the forms, policies, and process for applying for and receiving services. Some felt they were more successful when caseworkers were assigned to individuals, so that "they know who we are, and what our needs are". This also keeps the repetition of explaining one's situation to a minimum. Concern was shown for the excessive amount of time it can take agencies to process client information and get services to them. One woman explained, "The process just takes too long; it took me six months to get services for my son." Many women who were not receiving social services cited the long and complicated process as the major deterrent to applying.

Another issue is the gap of services for women who fall between welfare and self-sufficiency. As one woman put it, "You either make too much or too little to qualify for programs." For those on programs such as welfare there is little if any transitional help to ease into self-sufficiency. Many are caught in a catch-22: Once one attains employment her expenses can actually rise and consequently her overall income falls. One woman poignantly noted, "The system sets us up to fail...once you get a job they raise your rent or take away your benefits. After a while you just have to learn to work the system in order to survive."



"Counseling for single mothers and children would be very useful, and single parents should be 'weaned' off assistance gradually."

"Social Security has been a tough experience.

They really need to tell you more about conflicting benefits and services."

Services Lost

Medi-Cal and Food Stamps were the top two services used in the last year and lost since 2000. Many participants emphasized the ramifications of these losses. Table 3 includes participants' views on the impacts from losing services. Many of the respondents depend on medical, disability, parenting and food programs and their input shows just how fragile their situations are. Consequently, the loss of these services would

Table 2: Services Reported Lost			
Frequency			
5			
4			
3			
2			
1			
1			
1			
1			
1			
1			
1			
21			

Table 3: Family Services Received in the Last Year				
Services Lost	Frequency	Impacts		
Medi-Cal	21	 Couldn't afford medical care Couldn't afford medicine Trouble continuing w/ education Probably be hospitalized without insurance 		
Food Stamps	11	Trouble continuing w/ education Wouldn't eat		
Calworks	7	Would need a babysitter Would lose house, schooling		
General Assistance	3	Look every where & hope to find aide		

have a detrimental impact. When asked how they would cope without these services we see responses such as: "would not eat", "could not afford medicine", and "would lose housing". Some shared experiences of homelessness and hunger due to the loss of governmental services. More than one woman cited the importance of community-based organizations and shelters "so we don't fall through the cracks."

Childcare Issues

Most of the women participating were mothers, some were single mothers, and some were grandmothers raising their grandchildren. The high cost and unavailability of childcare were cited as barriers to learning English and obtaining employment. Mothers said that there was a constant struggle to provide direct care for their child(ren) and to provide financial support for the family. There was also discussion about the lack of programs and childcare services for "tweens". One mother observed, "The cut off age for everything is around 9-10 years old."

Transportation

Transportation was a considerable problem for these women. Those with cars had to restrict travel only to work and home because of gas costs. Those without cars noted that the transportation system in the county is not organized to get them to all the places they need to be to get services, take classes, or arrive at a job on time. Expensive bus fare is an additional barrier to receiving services and becoming self-sufficient, and the light rail system is not viable as a main source of transportation.

"My children have insurance, but I have nothing for myself. When I get sick, my mother prays for me."

FOCUS GROUP RECOMMENDATIONS

The focus group participants offered solutions. They were asked to design the programs that they needed. Programs that provided a comprehensive list of available services accounted for 20.8% of the responses followed by youth and childcare programs. Specific youth programs included anti-drug programs and sports and recreation programs. Although ESL education and vocational training did not make the pre-survey list of most demanded services, all articulated the need for these programs. In this vein, one participant said, "Learning English from ESL classes affects my daily function and finding work." Almost 9% of responses emphasized the need for counseling services. The consensus of one group was that a parenting program provided by a non-profit, "... had a positive psychological impact on us."

Other programs and needs identified by participants included:

- Affordable housing
- Automobile purchase program
- Domestic violence assistance
- Emergency services
- Employment opportunities
- Ex-felon job services
- Medical insurance coverage
- Medical services
- · Services for parents

CONCLUSION

The results of the five focus groups provide a graphic and alarming picture of the current struggles of low-income women in Santa Clara County. Language isolation continues to be the most potent barrier to gainful employment and access to social and human services. Language isolation transcends ethnic differences in many cases because participants cited language as the primary reason that they believe they have been treated with prejudice in seeking services and employment.

The focus groups show that the participants' economic status has declined since 2000. The focus groups provide feeling and a human voice to the statistics—these women are clearly suffering from great stress in meeting their families' medical,

food, housing and quality of life needs in Santa Clara County. If unresolved and unchecked, the costs to society and to these families is enormous in terms of economic recovery to the region as well as the intergenerational dependency on our human service systems.

RECOMMENDATIONS FROM THE COMMISSION ON THE STATUS OF WOMEN

As the voluntary advisory body to the Board of Supervisors on issues affecting all women in Santa Clara County, it is the commission's charge to listen and bring the needs of women forward to our decision-makers and offer recommendations on how to improve the status of women.

The underlying causes are clear and well documented and reflect the needs and concerns of the women who participated in this study.

The following recommendations highlight our priority call to action:

• Recommendation #1:

Support for English as a Second Language (ESL) Classes

Language barriers keep many of our immigrant residents from fully engaging in our community. Supporting ESL classes by providing affordable classes with childcare in the areas where immigrants live is a tangible way to help transition many low-income women to self-sufficiency. Support for www.immigrantinfo.org, a website of immigrant resources including all ESL classes throughout Santa Clara County that has received over one million hits to date, is another efficient, tangible way to support this recommendation.

• Recommendation #2: Support for Affordable, Safe Childcare

Mothers are extremely limited in child-care options with many licensed child-care facilities averaging over \$1000 per month in this area. The County must continue to play a leadership role in developing more affordable, safe childcare, as well as develop new initiatives and incentives for employers and private sector companies to respond to the child-care needs of their own workers.

· Recommendation #3:

Support for a Women's Center for Santa Clara County

CSW strongly recommends fulfilling the need for a comprehensive, multi-service women's center in Santa Clara County. This one-stop center – a center exclusively created for women and their families - would encompass a wide range of services under one common roof and would create a safe, welcoming space for all. The services and programs would offer vocational training, employment opportunities, ESL classes (as needed) and also basic assistance to overcome the major barriers that women face in staying employed - childcare and transportation. Assistance with transportation would also be provided - starting with VTA passes and leading to enrollment in an 'Automobile Purchase Program'. Various community agencies that offer services such as assistance with domestic violence issues, medical insurance coverage, affordable housing and services for ex-offenders could house satellite offices in the center to provide on-site information for clients.

This intergenerational center could include an onsite childcare center/program, which would enable the women to pursue employment and educational opportunities without the worry of having to locate reliable childcare. A section of the center would also be devoted to youth programs including programs for young mothers to help them with their economic needs, sports, recreation and anti-drug programs.

While efforts are underway in the community, women and girls in Santa Clara County need a place to come together, and efforts to make this a reality must be supported today. The County should provide leadership for community collaboration and explore physical space for such activity to take place, perhaps in the vast network of County buildings and offices, and support community efforts to respond to this important need.

"It was inspiring to see that the CSW really does care about what this community's women need to support them."

· Recommendation #4:

Support for alternative employment options (micro-enterprise initiatives)

Because so many women face multiple barriers to employment, including limited English proficiency, criminal history, limited work history, the County must also seek out other proven methods for women to improve their financial situation. Micro-enterprise is a well-documented strategy that helps marginalized women move to greater self-sufficiency. The County must take an active leadership role in convening stakeholders for continued dialogue and action to leverage resources that support the development of women's micro-enterprise.

• Recommendation #5:

Permanent Staff Support for the Office of Women's Policy

CSW is the advisory body for policy formulation to the Board and OWP informs the Administration about policy implementation and systems and their effectiveness in meeting the needs of women and girls in our county. Together, these two entities work to fulfill the County mandate to serve the needs of women and families. The County must make a long-term commitment to the needs of women and girls by providing permanent and adequate staffing to the Office of Women's Policy so that support for effective women's policy formulation and implementation is sustainable through good and bad economic times.

NEXT STEPS

Our work in the coming years will be to keep the voices of the most vulnerable women in our county front and center. These women must continue to be heard and responded to due to the profound impact that budget and decision-making have on their survival. As part of our FY 07 Work Plan, CSW will work with County leadership to ensure that these recommendations are implemented and seek out community partnerships to meet the needs of our residents. CSW will also track and monitor viable legislation to address the needs of low-income women. The Commission is committed to developing a long-term process to ensure success as we explore new strategies to serving the underserved.

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